



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
215-627-1322  
(215)627-1322  
[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)

Attorneys for Secured Creditor

U.S. Bank National Association, as trustee, on behalf  
of the holders of the CSMC Mortgage-Backed Pass-  
Through Certificates, Series 2007-3

In Re:  
Christopher H. Ruggles a/k/a Christopher  
Ruggles, a/k/a Chris Ruggles, f/d/b/a  
Crestview Custom Builders, a/k/a  
Christopher Ruggles, Sr.Melanie M. Ruggles  
a/k/a Melanie Ruggles, d/b/a The Cracked  
Egg Cafe  
Debtor

Order Filed on September 7, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 23-15741 JNP

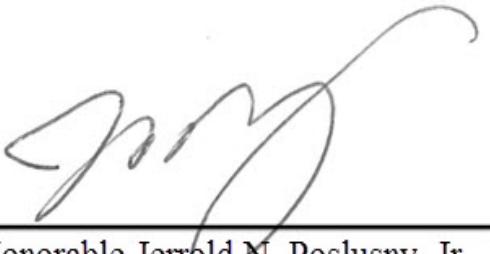
Hearing Date: 9/23/2023 @ 9:00 a.m.

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: September 7, 2023**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Page 2

Debtor: Christopher H. Ruggles a/k/a Christopher Ruggles, a/k/a Chris Ruggles, f/d/b/a Crestview Custom Builders, a/k/a Christopher Ruggles, Sr. Melanie M. Ruggles a/k/a Melanie Ruggles, d/b/a The Cracked Egg Cafe

Case No.: 23-15741 JNP

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, U.S. Bank National Association, as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3, holder of a mortgage on real property located at 309 Crestview Avenue, Galloway Township, NJ, 08205, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Chad M. Sherwood, Esquire, attorney for Debtor, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a loan modification by December 1, 2023, or as may be extended by modified plan; and

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor retains its rights to object to any modified plan or extension of time to obtain a modification; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor is to make regular post-petition payments in accordance with the terms of the note and mortgage and applicable payment change notices while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's claim while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:  
Christopher H Ruggles  
Melanie M Ruggles  
Debtors

Case No. 23-15741-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Sep 07, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 09, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Christopher H Ruggles, Melanie M Ruggles, 309 Crestview Avenue, Galloway, NJ 08205-4034

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 09, 2023 Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 7, 2023 at the address(es) listed below:

Name	Email Address
Chad M. Sherwood	on behalf of Joint Debtor Melanie M Ruggles chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Debtor Christopher H Ruggles chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the CSMC Mortgage-Backed Pass-Through Certificates, Series 2007-3 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Recd: Sep 07, 2023

Form ID: pdf903

Total Noticed: 1

James Alan Kozachek

on behalf of Creditor Fabio Barbieri JKozachek@CKLawllc.com

Robert A. Loefflad

on behalf of Creditor Erin C. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Robert A. Loefflad

on behalf of Creditor Robert Z.R. Luurtsema rloefflad@king-barnes.com ghuie@ffhlaw.com

Scott H. Bernstein

on behalf of Creditor American Builders & Contractors Supply Co. Inc. d/b/a ABC Supply Co., Inc. scott@scottbernsteinlaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10